



March 11, 2005

Northern Trust Bank of Arizona  
2398 East Camelback Rd.  
Suite 300  
Phoenix, AZ 85016

Re: Northern Trust Bank Line of Credit #252996 / 1542 in the name of Bryan Berard

Gentlemen:

This letter is your authorization to allow Philip A. Kenner to access my above referenced lien of credit for direct deposit to the Little Isle IV account at Northern Trust. He is authorized to sign for the release of funds related to the line.

Thank you for your assistance in this manner

A handwritten signature in black ink, appearing to be "Bryan Berard".

Bryan Berard

NAAZ012049